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The Impact of The Acceptance of The Quick Response Code Indonesian Standard on Changes in Consumption Patterns at the Lappa Fish Auction Place in Sinjai Regency

Andi Gunawan Ratu Chakti[1*], Syamsu A. Kamaruddin[2], Arlin Adam[3]

[1]Institut Teknologi dan Bisnis Muhammadiyah Polewali Mandar
[2]Universitas Negeri Makassar
[3]Universitas Mega Buana Palopo

[*]E-mail: gunawanchakti@gmail.com

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Abstract. *This study aims to evaluate the impact of QRIS (Quick Response Code Indonesian Standard) adoption on community consumption patterns in Sinjai Regency. The background of this research is the government's push to promote non-cash transactions via QRIS since 2019, but its adoption in areas with a traditional market economy base and MSMEs remains low. The method used is a mixed-method approach, comprising a quantitative survey of 31 traders and 67 consumers at the Lappa Fish Auction Place, Sinjai Regency, as well as semi-structured interviews to capture socio-cultural and technical barriers. The results show that only 11% of traders have activated QRIS, with an average of 2.5 non-cash transactions per day, while 15% of consumers have shifted to digital payments. Main obstacles include limited digital literacy, lack of trust in data security, and a habitual preference for cash. Digital sociology analysis reveals that limited social networks and reliance on old habits slow the diffusion of this innovation, resulting in an income gap approximately 12% higher for QRIS-using traders. The research recommendations include community-based digital literacy training, improved internet infrastructure in markets, and cross-stakeholder collaboration to promote financial inclusion and accelerate local digital transformation.*

Keywords: *QRIS, Consumption Patterns, Traditional Markets, Msmes, Digital Literacy, Social Inequality*

Pendahuluan

The development of financial technology (fintech) in Indonesia has reached a significant transformational stage over the past decade, with increasingly diverse payment service innovations that facilitate communities and business actors. One of the key breakthroughs is the implementation of QRIS (Quick Response Code Indonesian Standard) by Bank Indonesia in 2019 as a standardization of QR payment codes. QRIS is expected to unify various digital payment service providers, making it easier for consumers and traders to conduct cashless transactions using a single QR code.

The adoption of digital payment technology is not only understood as a financial phenomenon but also induces structural changes in social and economic interactions within society (Dewi & Santosa, 2021). Globally, studies show that countries with strong fintech ecosystems successfully improve financial inclusion and transaction efficiency (Claessens et al., 2018). However, Indonesia's diverse context—particularly rural areas and coastal regions—faces unique challenges such as limited internet infrastructure, low digital literacy, and cultural norms still favoring cash due to interpersonal trust.

Sinjai Regency, South Sulawesi Province, exemplifies an area with an economy based on fisheries and traditional markets. The Lappa Fish Auction Place in Sinjai Regency serves as a hub of local economic activity, where fish traders, grocery vendors, and micro, small, and medium enterprises (MSMEs) in fisheries engage directly with consumers. Most transactions there still predominantly rely on cash, despite limited socialization by the local government regarding QRIS. This raises questions about how widely QRIS has been adopted and how it has transformed consumption patterns and socio-economic structures at the market stalls.

Previous studies have revealed that digital technology adoption in traditional markets depends on external support such as training, promotion, and the presence of local change agents (Prasetyo, 2020). However, specific studies on the dynamics of QRIS in fisheries markets like Lappa are limited. This research makes a new contribution by combining quantitative analysis of adoption levels and qualitative insights into sociocultural barriers through a digital sociology approach.

The objectives of this study are: (1) to measure the acceptance level of QRIS among traders and consumers at the Lappa Fish Auction; (2) to identify technical and socio-cultural barriers to adoption; (3) to analyze changes in consumption patterns resulting from QRIS implementation; and (4) to evaluate the socio-economic gap between QRIS users and non-users. The findings are expected to inform policy recommendations and intervention programs to accelerate digital financial inclusion in similar regions.

Research Methods

1. Research Approach and Design

This study utilizes a mixed-method convergent parallel design approach that combines quantitative and qualitative data simultaneously. This strategy allows for triangulation of findings to enhance validity and deepen the analysis regarding the adoption of QRIS and changes in consumption patterns.

2. Location and Time

The research was conducted at the Lappa Fish Auction Place in Sinjai Regency during the period of January–March 2025. The location was chosen based on its strategic role as a central fish trading hub involving traders, agents, and consumers from various backgrounds.

3. Population and Sample

The population includes all traders and consumers at the Lappa Fish Auction Place. The sample was selected using purposive sampling techniques:

a. Traders: 31 traders representing large-scale (3), medium-scale (11), and small-scale (17) business categories.
b. Consumers: 67 regular consumers who conduct at least one transaction per week.

4. Instruments and Measurements

a. Quantitative Questionnaire
   Consisting of five dimensions: (1) demographic characteristics, (2) knowledge and attitudes towards QRIS, (3) frequency and volume of digital transactions, (4) user satisfaction, and (5) technical barriers. Each item is rated using a Likert scale of 1–5.
b. Semi-Structured Interview Guide
   Contains 12 open-ended questions that explore users' perceptions, cultural norms, and technical obstacles in the adoption of QRIS.

5. Data Collection Procedure

a. Preparation: Socialization to market managers and training assistance for the field team.
b. Quantitative survey: Data collection through face-to-face questionnaires at trader stalls and consumer waiting areas.
c. In-depth interviews: Conducted with a selected subset of 15 traders and 15 consumers.
d. Participatory observation: The researcher records QRIS transaction interactions in the field.
e. Documentation: Taking photos and audio recordings with respondent consent.

6. Data analysis

a. Quantitative Data: Processed using SPSS 26, including descriptive analysis (frequency, percentage, mean) and growth trend of QRIS usage.
b. Qualitative Data: Analyzed with NVivo 12 using thematic coding, including open coding, axial coding, and selective coding to identify main themes.
c. Triangulation: The quantitative and qualitative results are compared to verify the consistency of findings and to enrich the interpretation.

Results and Discussion

A. Research Results

1. QRIS Adoption Rate

Quantitative data indicates that only 11% (n=3) of the 31 traders at the Lappa Fish Auction Place have activated QRIS. The average frequency of QRIS usage reaches 2.5 cashless transactions per day. The growth in the number of QRIS-using traders is only 5% compared to the previous year, indicating a relatively stagnant adoption.

2. Social and Cultural Barriers

Analysis of the questionnaire reveals that 65% of traders (n=20) still prefer cash transactions due to a sense of security and long-standing habits. Meanwhile, 42% of traders (n=13) expressed a lack of trust in the security of digital data, and 55% (n=17) find the QRIS usage process to be too complex.

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3. Impact on Consumption Patterns

Only 15% of consumers (n=10 out of 67) reported switching to digital payments via QRIS. The adaptive respondents indicated time savings of up to 20% based on estimated comparisons between cash and cashless transactions. However, 70% of consumers (n=47) considered the QR scanning procedure to be too complicated, which reduces shopping comfort.

4. Digital Social Divide

Income comparison shows that traders who use QRIS earn an average of 12% higher monthly income compared to non-users. Demographic analysis also indicates that young generations (18–35 years) have a higher adoption rate (80% of total users) compared to older generations.

5. Summary of Results

The research findings indicate that QRIS adoption at the Lappa Fish Auction Place remains limited, with main barriers including digital literacy, trust, and technical complexity. The impact on new consumption patterns is felt by only a small portion of consumers, and a digital economic gap is beginning to emerge between QRIS users and non-users.

B. Discussion

1. Adoption Analysis

Based on Rogers' (2003) Diffusion of Innovation characteristics, the relative advantage of QRIS in the context of the Lappa Fish Auction Place is still perceived as minimal by traders, as the efficiency benefits have not been adequately socialized. The complexity of using QRIS also remains a significant obstacle, reflected in 55% of traders who consider the technical procedures too complicated. Trialability and observability are still limited because the social networks among traders are not yet sufficient for sharing practical experiences, resulting in slow adoption of this innovation.

2. Sociocultural Barriers and Transaction Norms

The cultural norms of the traditional market in Lappa position cash transactions as a form of interpersonal trust. Trust in digital systems remains low: 42% of traders are concerned about data security and potential technical failures. This aligns with Dewi & Santosa's (2021) findings that interpersonal trust is difficult to be replaced by digital mechanisms in traditional trading interactions.

3. Impact on Consumption Patterns and Consumer Behavior

Although only 15% of consumers have switched to QRIS, they reported time efficiency of up to 20%, supporting Claessens et al. (2018)'s claim regarding efficiency improvements through fintech. However, a lack of education and technical experience diminishes the shopping enjoyment in digital transactions, with 70% of consumers finding the QR code scanning process to be cumbersome.

4. Dimensions of Socio-Economic Disparities

The economic gap is evident through a 12% higher income for QRIS users. This indicates that technology dependence (Wajcman, 2004) can deepen marginalization for non-users. The younger generation dominates adoption (80%), creating an intergenerational gap that requires policy attention based on intergenerational inclusion.

5. Policy and Practical Implications

To address complexity and enhance the relative advantage, digital literacy training programs should be designed according to the characteristics of the fisheries market, using local language and direct demonstrations. Increasing trialability can be achieved through concept stores (pilot markets) that showcase QRIS demonstrations. Observability can be strengthened by involving exemplary traders (champions) who share successful experiences. Cross-stakeholder collaboration—among local government, banks, and trader associations—is needed to provide incentives, technical support, and transaction security assurances.

Conclusion and Recommendation

This study reveals that QRIS adoption at the Lappa Fish Auction Place in Sinjai Regency remains low, with only 11% of traders utilizing the digital payment system. The main barriers identified include limited digital literacy, low trust in data security, and customary cash preferences as a cultural norm. The impact of changing consumption patterns has been experienced by a small portion of consumers (15%), who reported time efficiency gains of up to 20%, but technical complexity still shadows adoption. Socio-economic inequalities are evident through an average income difference of 12% higher among QRIS users, with adoption predominantly among the younger generation (80% of users).

a. Digital Literacy Training: Conduct community workshops with practical modules on using QRIS, including live demonstrations and materials in the local language.

b. Infrastructure Improvement: Encourage local government and telecommunications providers to strengthen internet connectivity in the Fish Auction Place area.
c. Trader Champion Program: Identify and facilitate exemplary traders as change agents to help their peers understand and practice QRIS.
d. Incentives and Subsidies: Offer transaction fee reductions or marketing incentives for new traders who activate QRIS.
e. Regular Monitoring and Evaluation: Establish mechanisms to monitor QRIS adoption and its impact on consumption patterns through quarterly surveys.
f. Further Research: Conduct longitudinal studies to measure long-term changes in financial inclusion and local economic empowerment.

With the implementation of these recommendations, it is expected that QRIS adoption at the Lappa Fish Auction Place will increase, bringing benefits such as efficiency, financial inclusion, and inclusive digital transformation for all traders and consumers.

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